



Nationwide®
is on your side

HOMEOWNER CUSTOMER NOTICE

Policy Number 78 42 HR 111238	Date Prepared JUN 17, 2020

How to Contact Us
For Billing or Policy questions:
915-759-8051

Nationwide Representative:
VICTOR F NEVAREZ AGENCY
AGENT NUMBER : 0029647
915-759-8051

BENJAMIN J GIRON & EL PASO NATIONAL
MORTGAGE LLC & 5401 Montoya Dr El Paso
Texas LLC
5401 MONTOYA DR
EL PASO TX 79932-2410

See back of your statement for important phone numbers and other information about your insurance.

Note:

Enclosed is your Homeowner Policy Renewal Declarations for Property described on the Declarations.

Please read it carefully. The Mortgagee has been billed for the amount listed below. Thank you for insuring with Nationwide.

Total Billed To MORTGAGEE

\$3,921.08

RETAIN THIS PORTION FOR YOUR RECORDS

At Nationwide, customer service is a top priority. Whether you are a long time customer or new, we want you to know the high value we place on your business. We consider it a privilege to serve you.

NATIONWIDE MUTUAL INSURANCE COMPANY

*****THIS IS NOT A BILL*****

85725000277015



NATIONWIDE 24-HOUR CLAIM NUMBER 1-800-421-3535

IMPORTANT INFORMATION:

Please note the premium for your upcoming policy term may have increased by an amount equal to or greater than \$10 or 10% from the previous term. If you currently pay your premium by Electronic Funds Transfer (EFT), the amount will automatically increase with your renewal. This new amount and the payment date will be detailed on your next billing statement.

Your credit report will only be ordered at the start of your policy with Nationwide unless you request an update. You may request a new credit-based insurance score once each year to be used to rate your policy. To request an updated insurance score, please contact us at 1-877-669-6877.

******* SPECIAL NOTICE *******

Please notify your agent immediately if the mortgage company shown on the Declarations is not correct.

A Message From Your Nationwide Agent:

Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit <http://www.floodsmart.gov/>.

Your premium may be reduced, if you have a qualifying Nationwide Life/Annuity policy. Please contact your Nationwide Agent for more information.

The following discounts may be offered by Nationwide on your policy. To verify which discounts your policy qualified for, please review the Premium Summary sections of this Declarations. For information on qualifying for additional discounts, please contact your agent. Possible discounts available: Home & Car, Multi Line, Claims Free, Prior Insurance, Home Purchase, Home Renovation, Protective Devices, and Gated Community.

For Billing or Policy questions: 915-759-8051

For Hearing Impaired: TTY 1-800-622-2421

All other questions: VICTOR F NEVAREZ AGENCY
915-759-8051



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**HOMEOWNER POLICY
DECLARATIONS**

Non-Assessable

Page 1 of 4

These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Homeowner Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the **other coverages** and **additional coverage options**.

Policy Number:

78 42 HR 111238

Issued:

JUN 16, 2020

Policyholder:

(Named Insured)

BENJAMIN J GIRON & EL PASO NATIONAL
MORTGAGE LLC & 5401 Montoya Dr El Paso
Texas LLC
5401 MONTOYA DR
EL PASO TX 79932-2410

Policy Period From:

JUL 31, 2020 to JUL 31, 2021 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

Where to access your policy documents

In order to view, print, or save your policy documents that do not contain personally identifiable information, go to www.nationwide.com/insurancecontracts on your Internet browser and enter your policy number. You can get hard copies of your documents mailed or emailed to you free of charge by calling 877-ON-YOUR-SIDE ® (877-669-6877). Please note that any policy documents containing personally identifiable information are not available for online viewing, unless you have registered for online account access. Go to www.nationwide.com/signup to create an account.

The Following Change(s) Have Been Made To Your Policy:

Coverage A (Dwelling) Increase - Your dwelling coverage amount was increased. Dwelling coverage is the cost to rebuild your home, not the value of your home. Unrequested increases are due to the application of your policy's inflation guard which helps to ensure that your coverage limits increase as costs increase. Please periodically review your coverage with your agent and notify us of any additions, alternations, or renovations to your property.
The Limit of Liability for Section I Coverage B Other Structures is revised.
The Limit of Liability for Section I Coverage C Personal Property is revised.
Fortified Home Discount has been added.

Residence Premises Information:

5401 MONTOYA DR
EL PASO
TX 79932-2410

PURCHASED: 10/2010
BUILT: 1960
CONSTRUCTION: FRAME
ROOF: STEEL
SUPPLEMENTAL HEATING? Y
002 OCCUPANTS IN DWELLING
ONE FAMILY

FD EL PASO
EL PASO FS 15
PROTECTION CLASS 1
MILES FROM FIRE DEPT: 002

Additional Rating information: The following is used when determining your policy's premium. Please advise immediately if this information is incorrect.

RATING AGE OF INSURED: 38

85725000277024



HOMEOWNER POLICY DECLARATIONS

Page 2 of 4

SECTION I

Property Coverages	Limits Of Liability	Deductible:	\$5,000 ALL PERILS
COVERAGE-A-DWELLING	\$884,000	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.	
COVERAGE-B-OTHER STRUCTURES	\$88,400		
COVERAGE-C-PERSONAL PROPERTY	\$486,200		
COVERAGE-D-LOSS OF USE *ACTUAL LOSS SUSTAINED PAYMENT NOT TO EXCEED 24 MONTHS	ALS*	EXCEPTIONS	
		1% OF COVERAGE A - DWELLING LIMIT = \$ 8,840. THIS DEDUCTIBLE APPLIES TO WINDSTORM OR HAIL LOSSES.	
		1% OF COVERAGE A - DWELLING LIMIT = \$ 8,840. THIS DEDUCTIBLE APPLIES TO TROPICAL C	

SECTION II

Liability Coverages	Limits Of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE: PROPERTY DAMAGE AND BODILY INJURY	\$100,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$1,000

OTHER COVERAGES APPLICABLE

See Policy or Endorsements for details regarding Other Coverages that apply to your policy.

Other Coverages	Limits of Liability
Biological Deterioration or Damage	\$10,000
Building Ordinance or Law	10%
Inflation Protection Boeckh Index 0657.5	APPLIES
Landlord's Furnishings	\$2,500
Loss Assessment	\$1,000
Personal Injury Liability	\$100,000
Water Backup Limited	\$5,000
Water Backup Deductible	\$5,000
Water damage	100% OF COV A
Tools	\$2,500



**HOMEOWNER POLICY
DECLARATIONS**

Non-Assessable

Page 3 of 4

Policy Number:
78 42 HR 111238

Policyholder:
(Named Insured)
BENJAMIN J GIRON

Issued:
JUN 16, 2020

Policy Period From:
JUL 31, 2020 TO JUL 31, 2021

PREMIUM SUMMARY

Premium Based On	Premium Amount
POLICY PREMIUM	\$3,772.62
WATER DAMAGE	\$135.12
WATER BACKUP	\$13.34
Annual Renewal Premium	\$3,921.08

Annual Renewal Premium Includes Discounts For:

CLAIM FREE
HOME/CAR
YEARS WITH PRIOR CARRIER

FORMS and ENDORSEMENTS MADE PART OF POLICY

H 00 03 0716	Your Nationwide Homeowners Policy
H 02 03 0716	Limited Water Back-Up and Sump Discharge or Overflow Coverage
H 02 28 TX 0716	Water Damage Coverage - Texas
H 02 04 0716	Personal Injury Coverage
H 01 00 TX 0716	Special Provisions - Texas

ADDITIONAL INTERESTS

FIRST MORTGAGEE

EL PASO NATIONAL
MORTGAGE LLC
5809 ACACIA CR
EL PASO TX 79912

Issued By: NATIONWIDE MUTUAL INSURANCE COMPANY
Home Office - Columbus, Ohio

Prior Declaration Issued: NOV 08, 2019

85725000277033



HOMEOWNER POLICY DECLARATIONS

Page 4 of 4

IMPORTANT PHONE NUMBERS

Nationwide 24-Hour Claims Number: 1-800-421-3535

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**All other questions: VICTOR F NEVAREZ AGENCY
915-759-8051**